



HEALTH INSURANCE BENEFITS FOR EVERYONE: HOW IT WORKS



Every plan sold after January 1st, 2014 will include these Essential Health Benefits:

- ✓ Ambulatory patient services
- ✓ Emergency services
- ✓ Hospitalization
- ✓ Maternity and newborn care
- ✓ Mental health and substance use disorder services, including behavioral health treatment
- ✓ Prescription drugs
- ✓ Rehabilitative and habilitative services and devices
- ✓ Laboratory services
- ✓ Preventive and wellness services and chronic disease management
- ✓ Pediatric services, including dental and vision care

"The Affordable Care Act is the most significant federal healthcare law passed since Medicare and Medicaid were created. California is leading the nation in its implementation."

HOW DO I SIGN UP?

Go to the easy-to-use
Cost Estimator at:
www.coveredca.com
Open Enrollment
begins this fall:
**October 2013 thru
March 2014**

REMEMBER: If you like your current insurance, you can keep it. Children can stay on their parents' insurance until age 26. And you cannot be denied coverage because you have a pre-existing condition.

**Think you can't afford good health insurance?
You qualify for assistance if you are:**



MEDI-CAL

Individuals

Earning less
than \$15,415
per year

Family of 4

Earning less
than \$31,810
per year



**COVERED
CALIFORNIA**

Individuals

Earning \$15,415
to \$44,680
per year

Family of 4

Earning \$31,810
to \$92,200
per year

* Income levels are based on the year 2012

** You must enroll through Covered California to be eligible for your tax credit

BUT, WHICH PLAN IS RIGHT FOR ME?



IT'S YOUR CHOICE.

Covered CA will offer 4 levels of coverage.

Platinum and Gold Levels: Pay a higher monthly premium, but pay less when you need medical service.

Silver and Bronze Levels: Pay a lower monthly premium, but pay more when you need medical service.